

Information to identify the case:			
Debtor 1:	Raquel Santiago		Social Security number or ITIN: xxx-xx-2266
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		Date case filed for chapter: 13 9/29/24
Case number:	24-14409		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Raquel Santiago	
2. All other names used in the last 8 years		
3. Address	730 Canterbury Lane Hampshire, IL 60140	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/30/24

For more information, see page 2

Case number 24-14409

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 12/30/24

Filing deadline: 3/28/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Raquel Santiago
Debtor

Case No. 24-14409-JSB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Sep 30, 2024

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2024:

Recip ID	Recipient Name and Address
db	+ Raquel Santiago, 730 Canterbury Lane, Hampshire, IL 60140-9193
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31059674	SubroClaims RE: Geico, Attn: Bankruptcy, 28150 N. Alma Pkwy, #103-642, Scottsdale, AZ 85262
31059675	+ Sunnen Law, Attn: Christopher Sunnen, 2550 5th Ave., Ste. 515, San Diego, CA 92103-6624

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Sep 30 2024 22:38:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Sep 30 2024 22:38:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
31059664	^ MEBN	Sep 30 2024 22:34:48	Advocate Health Care, Attn: Bankruptcy, 29950 Network Pl., Chicago, IL 60673-1299
31059665	Email/Text: bankruptcies.notifications@bcu.org	Sep 30 2024 22:39:00	BCU, Attn: Bankruptcy, 340 N Milwaukee Ave, Vernon Hills, IL 60061
31059667	+ EDI: CRFRSTNA.COM	Oct 01 2024 02:21:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
31059666	+ EDI: CAPITALONE.COM	Oct 01 2024 02:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31059668	+ EDI: WFNNB.COM	Oct 01 2024 02:21:00	Comenity Capital/IKEA, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31059669	+ EDI: WFNNB.COM	Oct 01 2024 02:21:00	Comenity/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
31059676	EDI: IRS.COM	Oct 01 2024 02:21:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
31059670	+ EDI: JEFFERSONCAP.COM	Oct 01 2024 02:21:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
31059672	Email/Text: ml-ebn@missionlane.com	Sep 30 2024 22:38:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
31059671	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 30 2024 22:39:00	Midland Credit Mgmt, Attn: Bankruptcy, 350 Camino De La Reina, Ste. 100, San Diego, CA 92108-3007
31059673	Email/Text: Bankruptcies@semprautilities.com	Sep 30 2024 22:38:00	SDGE, PO Box 25111, Santa Ana, CA 92799

TOTAL: 13

District/off: 0752-1

User: admin

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Date Rcvd: Sep 30, 2024

Form ID: 309I

Total Noticed: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2024 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Adam.Brief@usdoj.gov agbrief@gmail.com
David H Cutler	on behalf of Debtor 1 Raquel Santiago cutlerfilings@gmail.com r48280@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com

TOTAL: 3